

Fill in this information to identify the case:Debtor 1 CANDIDA ROSA MEDRANO

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the SOUTHERN District of TEXASCase number 15-30347**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PROF-2013-S3 LEGAL TITLE TRUST IV, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE

Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account: 4705

Date of payment change: 4/15/2017

Must be at least 21 days after date of this notice

New total payment: \$2,639.39

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

☐ No.

☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$561.48

New escrow payment: \$1,543.71

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment:

New mortgage payment:

Debtor 1 CANDIDA ROSA MEDRANO

Print Name Middle Name Last Name

Case number (if known) 15-30347**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Seth Greenhill Date March 9, 2017
Signature

Print Seth Greenhill Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company Robertson Anschutz & Schneid, P.L.

Address 6409 Congress Avenue, Suite 100
Number Street

Boca Raton FL 33487
City State ZIP Code

Contact Phone 561-241-6901 Email sgreenhill@rasflaw.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on March 9, 2017, I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

ELOISE A GUZMAN
GUZMAN LAW FIRM
8225 GULF FREEWAY
HOUSTON, TX 77017

CANDIDA ROSA MEDRANO
FDBA THE JAM SHOP
DBA JASMIN'S FASHION
18039 TIMERWALK LANE
RICHMOND, TX 77469

DAVID G PEAKE
CHAPTER 13 TRUSTEE
9660 HILLCROFT, SUITE 430
HOUSTON , TX 77096-3856

US TRUSTEE
OFFICE OF THE US TRUSTEE
515 RUSK AVE, STE 3516
HOUSTON, TX 77002

Robertson, Anschutz & Schneid, P.L.
Authorized Agent for Secured Creditor
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909

By: /s/Seth Greenhill
Seth Greenhill, Esquire
Email: sgreenhill@rasflaw.com



PO Box 619063
Dallas, TX 75261-9063

JOSE A MEDRANO
CANDIDA R MEDRANO
18039 TIMERWALK LN
RICHMOND TX 77407-7892

ESCROW ACCOUNT DISCLOSURE STATEMENT

Loan Number: [REDACTED]
Analysis Date: 01/25/2017
Customer Service 1-800-495-7166
Monday-Thursday 8:00 a.m. to 9:00 p.m. CT
Friday 8:30 a.m. to 5:00 p.m. CT
Saturday 10:00 a.m. to 4:00 p.m. CT

	PRESENT PAYMENT	NEW PAYMENT effective 04/15/2017
Principal & Interest	\$1,095.68	\$1,095.68
Escrow Payment	\$470.65	\$568.12
Escrow Shortage	\$0.00	\$975.59
Optional Insurance	\$0.00	\$0.00
Other	\$0.00	\$0.00
Total	\$1,566.33	\$2,639.39

ESCROW ANALYSIS STATEMENT

At least once every 12 months Fay Servicing analyzes your escrow account, in accordance with federal regulations, to ensure we collect sufficient funds to pay escrow items when they are due. The escrow account analysis below is an estimate of the activity that will occur in your escrow account over the next 12 months. The analysis will show if you currently have a shortage or overage in your account. This amount will be accounted for in your new monthly escrow payment unless there is an overage amount over \$50. In this case, the full amount of the overage will be refunded to you.

UNDERSTANDING YOUR MONTHLY ESCROW PAYMENT AMOUNT		PROJECTED ESCROW ACTIVITY FOR THE NEXT 12 MONTHS				
1. Projected Monthly Escrow Payment		MONTH	PAYMENTS TO ESCROW	PAYMENTS FROM ESCROW	DESCRIPTION	REQUIRED BALANCE
The section titled "Projected Escrow Activity for the Next 12 Months" is a schedule that represents all anticipated payments to and from escrow for the coming year. First, we take the total of all Projected Payments from Escrow (a) and divide it equally over 12 months to determine your Projected Monthly Escrow Payment: \$6,817.46 / 12 months = \$568.12.		Apr-17	568.12	.00	STARTING BALANCE	2,840.62
		May-17	568.12	.00		3,408.74
		Jun-17	568.12	.00		3,976.86
		Jul-17	568.12	.00		4,544.98
		Aug-17	568.12	.00		5,113.10
		Sep-17	568.12	.00		5,681.22
		Oct-17	568.12	.00		6,249.34
		Nov-17	568.12	.00		6,817.46
		Dec-17	568.12	4,878.63	COUNTY TAX	7,385.58
		Jan-18	.00	1,938.83	IRRG/UTILITY (c)	3,075.07
		Feb-18	568.12	.00		1,136.24
		Mar-18	568.12	.00		1,704.36
						2,272.48
						2,840.60
		TOTAL	\$6,817.44	(a) \$6,817.46		
2. Escrow Surplus/Shortage						
The minimum escrow balance required in your account is known as the Required Low Point. This is noted as (b) under "Projected Escrow Activity for the Next 12 Months". The Required Low Point is set in accordance with your mortgage contract, state law or federal law. Mortgage Insurance, if any, is not included in the Required Low Point calculation. Next, we compare the Projected Low Point (c) to the Required Low Point (b) to determine the overage/surplus: You have a shortage of \$35,121.23 because the Projected Low Point of -\$33,984.99 plus the escrow adjustment* is less than the Required Low Point of \$1,136.24. *An Escrow Adjustment of \$0.00, scheduled to be repaid through the bankruptcy, is included in this calculation. You have a shortage greater than or equal to one month's escrow payment, your shortage will be spread over the next 36 monthly payments. You will need not take any further action.						
3. New Monthly Escrow Payment						
Principal & Interest		\$1,095.68				
Escrow Payment		\$568.12				
Escrow Shortage		\$975.59				
Optional Insurance		\$0.00				
Other		\$0.00				
Total		\$2,639.39				
Effective Date		04/15/2017				

IMPORTANT MESSAGES

Fay Servicing is a debt collector and information you provide will be used to collect a debt. However, if you have filed for bankruptcy we will fully respect any applicable automatic stay, modification or discharge. Further, if you filed Chapter 7 Bankruptcy, received a discharge and this loan was not reaffirmed in the bankruptcy case, we will exercise on in rem rights as allowed under applicable law and will not attempt to collect, recover or offset the discharged debt as your personal liability. If your account is currently included in a Chapter 13 Bankruptcy, the escrow shortage at the time of filing will be spread over the life of the Bankruptcy. Any Shortage for the annual escrow analysis will comply with federal requirements. NMLS ID# [REDACTED]

ESCROW ACCOUNT DISCLOSURE STATEMENT

Loan Number: **15-30347** Document 103 Filed in TXSB on 03/09/17 Page 5 of 5
 ACCOUNT HISTORY Date: 01/25/2017

This is a statement of actual activity in your escrow account from 11/29/2016 through 03/31/2017. This section provides last year's projections and compares it with actual activity.

An asterisk (*) indicates a difference from a previous estimate either in the date or amount and may be caused by any of the following:

- The actual amount of insurance or taxes paid since your last Escrow Analysis Statement was higher or lower than anticipated
- Additional funds were applied to your escrow account
- The time elapsed between payments to escrow and disbursement from escrow was shorter or longer than anticipated on your last Escrow Analysis Statement.

MONTH	PAYMENTS		DISBURSEMENTS		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
					BEGINNING BALANCE	0.00	-49,743.30
12/16		*		4,878.63	COUNTY TAX	0.00 <	-54,621.93
12/16		*		1,938.83	IRRG/UTILITY	0.00	-56,560.76 <
01/17		22,915.65 E				0.00	-33,645.11
02/17		682.25 E				0.00	-32,962.86
03/17		682.25 E				0.00	-32,280.61
TOTAL	\$0.00	\$24,280.15	\$0.00	\$6,817.46			